

PUBLIC SUBMISSION

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Definition of the Term ‘Fiduciary’; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

Comment On: EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

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General Comment

The intent of the rule for retirement accounts is good, but the aspect regarding option trading is flawed. May people including myself use options to supplement their income while not incurring much risk. Eliminating this capability will negatively impact many retirees stream of income without providing a comparable means to safely replace that income stream. Thank you for your consideration.